

<i>SERFF Tracking Number:</i>	<i>AMGN-125565067</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38496</i>
<i>Company Tracking Number:</i>	<i>CORP_2008.003.43055 & CORP_2008.024.51211</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>AIG Accident Expense Plus</i>		
<i>Project Name/Number:</i>	<i>FAQ and Website/CORP_2008.003.43055 & CORP_2008.024.51211</i>		

Filing at a Glance

Company: American General Life Insurance Company

Product Name: AIG Accident Expense Plus	SERFF Tr Num: AMGN-125565067	State: ArkansasLH
TOI: H21 Health - Other	SERFF Status: Closed	State Tr Num: 38496
Sub-TOI: H21.000 Health - Other	Co Tr Num:	State Status: Filed-Closed

	CORP_2008.003.43055 & CORP_2008.024.51211	
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Author: Valerie Villareal	Disposition Date: 03/25/2008
	Date Submitted: 03/20/2008	Disposition Status: Filed-Closed
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: FAQ and Website	Status of Filing in Domicile: Not Filed
Project Number: CORP_2008.003.43055 & CORP_2008.024.51211	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 03/25/2008	
State Status Changed: 03/25/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
1. CORP_2008.003.43055 - AIG Accident Expense Plus flyer was created to address commonly asked questions and will be used as an insert to it's client guide.	
2. CORP_2008.024.51211 - The AIG Accident Expense Plus webpages are published on the AIG website under the Individual Health tab for consumer use.	

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 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: AIG Accident Expense Plus
 Project Name/Number: FAQ and Website/CORP_2008.003.43055 & CORP_2008.024.51211

Company and Contact

Filing Contact Information

Valerie Villareal, Industry Filing Manager valerie_villareal@aigag.com
 2727-A Allen Parkway (713) 831-6977 [Phone]
 Houston, TX 77019

Filing Company Information

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2727-A Allen Parkway	Group Code: 12	Company Type:
Houston, TX 77019	Group Name: AIG	State ID Number:
(713) 831-3508 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Filing fee for TX DOI is \$0. Filing fee for AR DOI is \$25.00 per advertisement. Paying the higher of the two. We are submitting 2 ads for review.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life Insurance Company	\$50.00	03/20/2008	18840605

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	03/25/2008	03/25/2008

SERFF Tracking Number: *AMGN-125565067* *State:* *Arkansas*
Filing Company: *American General Life Insurance Company* *State Tracking Number:* *38496*
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Disposition

Disposition Date: 03/25/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *AMGN-125565067* *State:* *Arkansas*
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Product Name: *AIG Accident Expense Plus*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	AIG Accident Expense Plus Flyer	Filed-Closed	Yes
Form	AIG Accident Expense Plus WebPages	Filed-Closed	Yes

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TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: AIG Accident Expense Plus

Project Name/Number: FAQ and Website/CORP_2008.003.43055 & CORP_2008.024.51211

Form Schedule

Lead Form Number: 07120

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	AGLC102871	Advertising	AIG Accident Expense Plus Flyer	Initial			AIG Accident Plus FAQ CORP_2008.003.43055.pdf
Filed-Closed		Advertising	AIG Accident Expense Plus WebPages	Initial			AIG Accident Expense Plus CORP_2008.024.51211.pdf



Did you know?

- About 1 out of every 9 people seek medical attention for an injury each year.¹
- Americans suffer more than 1 million heart attacks, 700,000 strokes² and 1.4 million cancer diagnoses every year.³

Common Questions about *AIG Accident Expense Plus*SM

How does the accident coverage work?

This policy reimburses you dollar-for-dollar up to your calendar year maximum benefit for a covered accident. If you choose a deductible option other than \$0, then your deductible must be satisfied before reimbursement. Covered expenses include hospital costs, surgical costs, x-rays, emergency room, physician, urgent care centers and more.

How does the policy provide critical illness benefits?

The Critical Illness Rider pays a lump sum benefit upon initial diagnosis of a covered heart attack, stroke, or invasive cancer. Once you're paid benefits for a critical illness, the rider will terminate—along with the premium you were paying for that portion of the policy.

How much does it cost?

Premiums for accident coverage depend on your age, gender, the benefit amount and deductible you choose and whether the policy includes individual or family coverage.

How does the family deductible work?

With a family plan, once out-of-pocket

charges reach double the chosen deductible, additional claims for the year are paid from the first dollar.

Example: A family of four chooses a \$250 deductible. If the husband has a claim for \$200 and the wife has a claim for \$200, neither has satisfied their \$250 deductible. If a child then has a covered accident, he or she only has to satisfy \$100 of the remaining family deductible (\$500-\$400=\$100) before benefits are paid. Since the family deductible has been met, claims made over the rest of the year will be paid up to the maximum policy benefit.

My health plan has a relatively low deductible. Would this policy be of any benefit to me?

Absolutely. Because *AIG Accident Expense Plus* pays benefits regardless of other coverage you have, it can be of great value even when your primary plan has a relatively low deductible.

Let's assume, for example, you have an accident that requires an emergency room visit, x-rays, tests, a one-night hospital stay and medication administered at the hospital. The total bill is \$5,000. Let's also assume your major medical plan has a \$3000 deductible and pays 70% for x-rays, medicine, tests, emergency room fees, and the hospital

stay. You'd be responsible for \$3,600. Assuming you chose the \$0 deductible option, your *AIG Accident Expense Plus* policy would reimburse you for the entire \$5,000 of medical expenses.

Who should consider an *AIG Accident Expense Policy*?

- Anyone who has a major medical plan with a high deductible, large co-pays, or limited access to health care providers.
- Anyone seeking to reduce their out-of-pocket health care expenses.
- Families with athletes at risk of injury.

If my major medical policy covers medical expenses for an accident or critical illness, can I also receive benefits from an *AIG Accident Expense Plus* policy?

Yes, there is no coordination between *AIG Accident Expense Plus* and any other medical insurance policy. The *AIG Accident Expense Plus* policy pays under the terms of the contract in addition to any benefits received from your major medical policy.

AIG Accident Expense Plus and High-Deductible Insurance Plans: A Winning Combination



A high-deductible plan can create more than enough savings to cover the cost of an *AIG Accident Expense Plus* policy—and you'll enjoy peace of mind, knowing you'll receive prompt reimbursement for accidents and valuable lump sum benefits for critical illnesses.

How difficult is it to qualify for the policy?

There are no medical qualifications for accident coverage. If you are between the ages of 18 and 64, you qualify. Qualification for the Critical Illness Rider depends on your answers to three simple health questions on the application.

If I have a \$3,000 deductible on my major medical policy am I limited to a \$3,000 maximum benefit on *AIG Accident Expense Plus*?

Not at all. Your *AIG Accident Expense Plus* policy is completely independent of other coverage you may have. In fact, you may want to purchase a benefit that's even higher than your deductible to help cover co-payments or co-insurance in your medical policy in addition to the plan deductible.

Can I keep this policy if I drop my major medical coverage?⁴

Yes. This is a stand-alone policy that you can keep regardless of the status of your major medical coverage.

Is the amount of critical illness protection related to the accident expense benefit I choose?

No. You have the flexibility to choose the amount of critical illness coverage that meets your needs. Available critical illness benefit amounts are \$5,000*, \$10,000, \$15,000, \$20,000, and \$25,000.

If I have family coverage on the *AIG Accident Expense Plus* policy, do I have to provide critical illness coverage to all family members?

No, the decision to provide critical illness coverage for your spouse and/or children is optional; however, the primary insured must have critical illness coverage in order to provide coverage for the spouse and children.

* The minimum benefit is \$25,000 in the following states: Delaware, Iowa, Kansas, Oklahoma, South Carolina, Texas, Vermont, Virginia, Washington, West Virginia

¹ National Safety Council, Injury Facts 2007 Edition

² American Heart Association, Heart Disease and Stroke Statistics - 2007 Update

³ American Cancer Society, Cancer Facts and Figures - 2007

⁴ Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.



Policies issued by: American General Life Insurance Company,
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2727-A Allen Parkway, Houston, TX 77019

AIG Accident Expense Plus Policy Form Number 07120
Critical Illness Rider Form Number 07121

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AIG Accident Expense PlusSM*The intelligent, affordable way to complete your health insurance program***Imagine a financial tool that:**

- Helps cover deductibles, co-pays and other expenses not covered by your primary major medical plan.
- Pays medical benefits to you regardless of other coverage you have.
- Rapidly reimburses you for a wide variety of medical expenses related to accidents.
- Provides lump sum payouts if you're diagnosed with any of three major critical illnesses.

Accidental Injury InsuranceSM + Critical Illness Insurance = AIG Accident Expense Plus  [New Window](#)

That's *AIG Accident Expense PlusSM*—an economical and intelligent way to protect your family from today's high health care costs. *AIG Accident Expense Plus* provides benefits for a wide range of accident-related costs, from emergency room visits to physical therapy to diagnostic exams even surgery. The "plus" is an optional Critical Illness Rider that can pay a lump sum benefit if you're diagnosed with invasive cancer, heart attack or stroke.

To cope with skyrocketing medical costs, more and more employers and individuals are choosing major medical insurance policies that have increased deductibles and co-pays. While these plans often make health insurance premiums more affordable, they also shift responsibility for a large portion of health care costs to you.

AIG Accident Expense Plus is perfect for individuals and families who would like to experience fewer out-of-pocket medical expenses in the case of an accident or critical illness.

Flexible Policy Options

AIG Accident Expense Plus allows you to choose deductible amounts ranging from \$0 to \$500. And calendar year benefit maximums in increments of \$1,000 up to \$15,000. Annual benefits for Critical Illness Rider are \$5,000, \$10,000

More Product Information

Case Study:
[Tailor Your Budget](#)
Case Study:
[Affordable Alternative](#)
[FAQs](#)

Tools and Resources

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\$15,000, \$20,000 or \$25,000. *AIG Accident Expense Plus* gives you the power to tailor your benefits to your budget and your individual needs.

Policy Highlights


- **Deductible** (*the amount of covered medical costs you're responsible for paying*): Four options: \$0, \$100, \$250, or \$500 annual deductible
- **Benefit Amounts** (*per calendar year*): \$1,000 to \$15,000 in \$1,000 increments
- **Covered Expenses**: Emergency room, hospital charges, surgery, physician charges, physical therapy, urgent care center, ambulance, major diagnostic exams, x-rays, prosthesis, drugs administered in a hospital or urgent care center
- **Family Coverage Options**: Spouse and/or children may be included in the policy
- **Howto Qualify for a Policy**: Are you between age 18 and 64? If so, you qualify. No questions asked.
- **Coordination of Benefits**: This plan does not coordinate with other health insurance coverage. Benefits are paid in addition to those received from other health insurance policies.

Rider Benefits*

- **Deductible**: None. If you're diagnosed with a covered critical illness after the waiting period, you receive a lump sum benefit. It's that simple.
- **Covered Critical Illnesses**: Heart attack, stroke, invasive cancer
- **Benefit Amounts** (*one-time pay out*): \$5,000, \$10,000, \$15,000, \$20,000, or \$25,000
- **Family Coverage Options**: Spouse and children may be included in the rider
- **How to Qualify for Coverage**: Three simple questions on the application
- **Coordination of Benefits**: This plan does not coordinate with other insurance coverage. Benefits are paid in addition to those received from other health insurance policies.

Exclusions

All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. We will pay no benefits under the policy that are not related to a covered accident or covered critical illness that result from exclusions contained in the policy. For complete details of the coverage and the list of exclusions, contact your insurance agent. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

[Contact Pacific Benefits Group](#) to get more information and a quote regarding accident and health insurance products.  Offsite

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details.

Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

* For complete details of the coverage and the list of exclusions, contact your insurance agent.

Policies issued by:
American General Life Insurance Company
A member company of American International Group, Inc. (AIG)
2727-A Allen Parkway, Houston, TX 77019

AIG Accident Expense Plus Policy Form Number – 07120
Critical Illness Rider Form Number – 07121

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AIG Accident Expense PlusSM

The intelligent, affordable way to complete your health insurance program

*Maria, 33, graphic designer***A broken leg won't stop this leap into self-employment**

Leaving the corporate world to start her own graphic design business was a big step for Maria. One of her biggest concerns was medical insurance—could she find affordable coverage?

Maria purchased a major medical plan with a low premium—but a \$5,000 deductible. To help cover her high deductible and coinsurance costs, she supplemented the policy with an *AIG Accident Expense PlusSM* plan. With a \$250 deductible and a \$15,000 Critical Illness Rider, her monthly premium was only about \$30 per month ¹, and her policy provided \$7,000 of accident reimbursement benefits each year.

Three months later, Maria fell, breaking her leg in two places. Her injury required an emergency room visit, surgery to reset the bone, three months in a cast and six weeks of physical therapy. The medical bills could have derailed her business plans, but because Maria had an *AIG Accident Expense Plus* policy, her only expense was the \$250 deductible. Broken leg or not, Maria kept marching steadily toward her goals.

[Contact Pacific Benefits Group](#) to get more information and a quote regarding accident and health insurance products.

Not an actual case; presented for illustrative purposes only.



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Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details.

¹. Premium rates current as of 01/10/08; rates may vary by state.

Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

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AIG Accident Expense PlusSM

The intelligent, affordable way to complete your health insurance program

*Jack, 16, rising basketball star***Out-of-network specialist is an affordable part of the team**

John and Samantha were proud parents—their son Jack was an outstanding student who was also becoming a highly-recruited basketball star. When he fractured his wrist in the playoffs, the family's doctor referred him to a specialist outside their major medical carrier's network.

Thanks to the family's *AIG Accident Expense PlusSM* policy, John and Samantha were promptly reimbursed for their out-of-network expenses and received additional benefits for the treatment and physical therapy. Jack made a full recovery and was back on the court the following season. His bank shot—and his parents' bank accounts—were as strong as ever.

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Two Powerful Benefits, One Low-Cost Solution

Accidental Injury Insurance	+ Critical Illness Insurance	= AIG Accident Expense Plus
Dollar-for-dollar reimbursement for:** <ul style="list-style-type: none"> ■ Emergency Room ■ Hospital ■ Urgent Care Center ■ Surgery ■ Diagnostic Exams ■ X-rays ■ Physical Therapy 	Lump sum benefit paid after initial diagnosis for these major critical illnesses: <ul style="list-style-type: none"> ■ Invasive Cancer ■ Heart Attack ■ Stroke 	An affordable supplement to major medical insurance <ul style="list-style-type: none"> ■ Pays benefits regardless of other coverage ■ Makes payments directly to you ■ An ideal supplement for high-deductible major medical plans

** Reimbursement is paid after deductible has been satisfied and subject to selected calendar year benefit maximum.

Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	
Bypass Reason:	Does not apply.	Filed-Closed	03/25/2008
Comments:			
Bypassed -Name:	Application	Review Status:	
Bypass Reason:	Does not apply.	Filed-Closed	03/25/2008
Comments:			
Bypassed -Name:	Health - Actuarial Justification	Review Status:	
Bypass Reason:	Does not apply.	Filed-Closed	03/25/2008
Comments:			
Bypassed -Name:	Outline of Coverage	Review Status:	
Bypass Reason:	Does not apply.	Filed-Closed	03/25/2008
Comments:			
Satisfied -Name:	Cover Letter	Review Status:	
Comments:		Filed-Closed	03/25/2008
Attachment:			
AR Cover Letter CORP_2008.024.51211.pdf			

March 20, 2008

Hon. Julie Benafield-Bowman
State Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201

Dear Hon. Benafield-Bowman:

In Re: SERFF TRACKING # AMGN-125565067

Copies of the attached advertising piece described below are herewith submitted through the System for Electronic Rate and Form Filing ("SERFF") for your review. Any other submission requirements for your state such as filing fees, submission forms and certification forms also accompanying this filing, as indicated in the listing below. The policy form numbers to which the advertising applies are printed on the piece and have been previously approved by your department.

Advertisement Form Number	Policy Form Number(s)	Description
1. AGLC102871 2. Based off of Client Guide AGLC102875	1. 07120 2. 07120	1. CORP_2008.003.43055 - AIG Accident Expense Plus flyer was created to address commonly asked questions and will be used as an insert to its client guide. 2. CORP_2008.024.51211 - The AIG Accident Expense Plus WebPages are published on the AIG website under the Individual Health tab for consumer use.

Y Filing Fee
N/A Transmittal Form
N/A Certification Form

We believe the submitted advertising pieces and this filing conform to the requirement of our state of domicile, Texas, and the requirements of your state. We trust that the material and information we have provided will enable your Department to complete the review of this submission. Please do not hesitate to contact me at the phone number below if there is anything further we can provide.

Sincerely,



Valerie Villareal
Compliance Analyst
AIG/American General Domestic Life Division
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American General Life Companies
AIG Life Brokerage

Distributing products issued by: AIG Annuity Insurance Company, American General Life Insurance Company,
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